

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance Services,
Petitioner**

v

**Kevin M. Ford,
Respondent**

**Case No. 07-670-L
Docket No. 2007-1009**

For the Petitioner:

**William Peattie
Office of Financial & Insurance Services
P.O. Box 30220
Lansing, MI 48909-7720**

For the Respondent:

**Kevin M. Ford
5025 Mandan Lane
Clarkston, MI 48348**

**Issued and entered
this 14th day of January 2008
by Ken Ross
Acting Commissioner**

FINAL DECISION

On January 30, 2007, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondent had violated provisions of the Michigan Insurance Code (MCL 500.100, *et seq.*). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent plans to attend the hearing. Respondent requested that the hearing be adjourned. The request was granted and the hearing was rescheduled for October 29, 2007. Respondent failed to appear for that hearing and made no further contact with the Administrative Law Judge (ALJ) or OFIS staff.

The hearing proceeded in Respondent's absence, as provided in section 72 of the Administrative Procedures Act, MCL 24.272. The ALJ issued a Proposal for Decision (PFD) dated October 31, 2007. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ORDERED that the Respondent's insurance producer license is revoked.